Case 19-23180-CMB Doc 16 Filed 08/30/19 Entered 08/31/19 00:48:25 Desc Imaged

Information to identify the case:							
Debtor 1	Gina M. Hudec	Social Security number or ITIN xxx-xx-6541					
	First Name Middle Name Last Name	EIN					
Debtor 2		Social Security number or ITIN					
(Spouse, if filing)	First Name Middle Name Last Name	EIN					
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYL		Date case filed for chapter 13 8/13/19					
Case number: 1	9-23180-CMB						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1	Debtor's full name	About Debtor 1: Gina M. Hudec	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	232 Carriage Blvd. Pittsburgh, PA 15239	
4.	Debtor's attorney Name and address	Dennis J. Spyra 119 First Ave Pittsburgh, PA 15222	Contact phone 412–471–7675
4.			Email: attorneyspyra@dennisspyra.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
			Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. –
			4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
			Contact phone 412–644–2700
			Date: 8/28/19

For more information, see page 2

Debtor Gina M. Hudec

Case number 19–23180–CMB

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	September 23, 2019 at 02:00 PM	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 11/22/19	
	required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or 		
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 10/22/19	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 2/10/20	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 9/23/19 at 02:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant		
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if reflection the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law	
13	s. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the of exemptions in line 8.	scharged until all payments under the plan to the debt from the debtors personally except sed from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If their debts under 11 U.S.C. § 1328(f), you	

Case 19-23180-CMB Doc 16 Filed 08/30/19 Entered 08/31/19 00:48:25 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court Western District of Pennsylvania

Case No. 19-23180-CMB In re: Gina M. Hudec Chapter 13 Debtor

CERTIFICATE OF NOTICE

Page 1 of 1

Total Noticed: 16

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2019. db +Gina M. Hudec, 232 Carriage Blvd., Pittsburgh, PA 15239-3601

James Warmbrodt, KML Law Group, P.C.,
Philadelphia, PA 19106-1541 701 Market Street, aty 707 Grant Street, +Keri P. Ebeck, Bernstein-Burkley, Suite 2200 Gulf Tower, aty

Pittsburgh, PA 15219-1945 aty

User: agro

Form ID: 309I

+S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828 +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., tr

cr

Pittsburgh, PA 15233-1828

+James Warmbrodt.

District/off: 0315-2

+KML Law Group, P.C., Attn: Philadelphia, PA 19106-1541 15103814 Attn: David Fein, Esquire, 701 Market Street, Suite 5000,

15103815 P.O. Box 1820, +PNC Bank.

Dayton, OH 45401-1820 +Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Avenue, 15107238

Pittsburgh, PA 15233-1828

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: attorneyspyra@dennisspyra.com Aug 29 2019 02:55:41

119 First Ave, Pittsburgh, PA 15222

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 29 2019 02:56:40 Pennsylvania Dept. of Revenue, smg

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

ust

Department 280946, P.O. BOX 280940, ATTN: DAMAGOTTET 21715161,
Harrisburg, PA 17128-0946

+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 29 2019 02:56:54

Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,

Pittsburgh, PA 15222-3721

+E-mail/Text: kburkley@bernsteinlaw.com Aug 29 2019 02:57:46 Duquesne Light Company,

c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,

Pittsburgh, PA 15219-1945

EDI: RESURGENT.COM Aug 29 2019 06:23:00 15108369 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

EDI: RESURGENT.COM Aug 29 2019 06:23:00 15108370 Pinnacle Credit Services, LLC,

Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 EDI: Q3G.COM Aug 29 2019 06:23:00 Ouantum3 Group LLC as agent for, 15106890 MOMA Funding LLC,

Kirkland, WA 98083-0788 PO Box 788,

TOTAL: 7

TOTALS: 1, * 0, ## 0

Date Rcvd: Aug 28, 2019

Suite 5000.

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** PNC BANK NATIONAL ASSOCIATION cr

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2019 at the address(es) listed below:

Dennis J. Spyra on behalf of Debtor Gina M. Hudec attorneyspyra@dennisspyra.com,

deborah@dennisspyra.com;missdebrastone@msn.com

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com James Warmbrodt Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

Peoples Natural Gas Company LLC sjw@sjwpgh.com, S. James Wallace on behalf of Creditor srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6